

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:)	Examiner: Calvin L. HEWITT II
)	
Richard C. JOHNSON)	Art Unit: 3621
)	
Serial No.: 10/071,066)	Confirmation No.: 3384
)	
Filed: April 12, 2002)	Customer No.: 53156
)	
For: METHODS AND SYSTEMS FOR CARRYING)	
OUT CONTINGENCY-DEPENDENT)	
PAYMENTS VIA SECURE ELECTRONIC)	
BANK DRAFTS SUPPORTED BY ONLINE)	
LETTERS OF CREDIT AND/OR ONLINE)	
PERFORMANCE BONDS)	
)	<u>INFORMATION</u>
)	<u>DISCLOSURE STATEMENT</u>
Atty. Docket No.: ORCL5595CIP)	

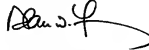
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant wishes to bring to the attention of the Patent Office the references listed on the attached form PTO/SB/08A and request that they be considered by the Examiner. Copies of all of the references cited on the attached are being provided herewith.

This information disclosure statement is being filed under 37 C.F.R. §1.97(c)(2) and, therefore, the fee due under 37 C.F.R. §1.17(p) is being provided herewith.

Respectfully submitted,



Date: July 14, 2006

By: _____

Alan W. Young
Attorney for Applicant
Registration No. 37,970

YOUNG LAW FIRM, P.C.
4370 Alpine Rd., Ste. 106
Portola Valley, CA 94028
Tel.: (650) 851-7210
Fax: (650) 851-7232

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	2
-------	---	----	---

Complete If Known

Application Number	10/071,066
Filing Date	2002-04-12
First Named Inventor	Richard C. Johnson
Art Unit	3621
Examiner Name	Calvin L. Hewitt, II
Attorney Docket Number	ORCL5595CIP

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

EXAMINER: Indicate if a reference considered, whether or not citation is in conformance with MPPEP 800. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. *Applicant's unique citation designation number (optional). ** See Kinds Code of USPTO Patent Documents at www.uspto.gov or MPPEP 901.04. * Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). * For Japanese patent documents, the indication of the year of the year of the Emperor must precede the serial number of the patent document. *Ind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.18 if possible. * Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND

TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

